

In re:  
Gara L. Speight  
Debtor(s)

Case No. 17-12382-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Nov 04, 2020

User: Adminstra  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 4

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2020:

Recip ID	Recipient Name and Address
db	+ Gara L. Speight, 1349 71st Avenue, Philadelphia, PA 19126-1723
cr	+ HSBC BANK USA, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
cr	+ HSBC BANK USA, NATIONAL ASSOCIATION, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
cr	+ HSBC Bank USA National Association, 14841 Dallas Parkway Suite 425, Dallas, TX 75254-8067

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		AmeriCredit Financial Services, Inc. dba GM Financ
cr	*+	HSBC BANK USA, NATIONAL ASSOCIATION, 14841 DALLAS PKWY SUITE 425, Dallas, TX 75254-8067

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2020 at the address(es) listed below:

Name	Email Address
DANIEL T. MCGRORY	on behalf of Debtor Gara L. Speight dmcgrory@pmrbm.com hhunter@pmrbm.com
JEROME B. BLANK	on behalf of Creditor HSBC Bank USA National Association, As Trustee et al paeb@fedphe.com
MARIO J. HANYON	on behalf of Creditor HSBC Bank USA National Association, As Trustee et al paeb@fedphe.com

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REBECCA ANN SOLARZ

on behalf of Creditor HSBC BANK USA NATIONAL ASSOCIATION bkgroup@kmlawgroup.com

REBECCA ANN SOLARZ

on behalf of Creditor HSBC Bank USA National Association, As Trustee et al bkgroup@kmlawgroup.com

THOMAS YOUNG.HAE SONG

on behalf of Creditor HSBC Bank USA National Association, As Trustee et al paeb@fedphe.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE:** : **Chapter 13**  
**GARA L. SPEIGHT,** :  
**Debtor** : **Bky. No. 17-12382 ELF**

**ORDER**

**AND NOW**, upon consideration of the Motion to Approve Mortgage Modification (“the Motion”) (Doc. # 51 ) filed by **HSBC Bank USA, National Association** (“the Lender”), and after notice and hearing, and there being no objection thereto, it is hereby **ORDERED** that:

1. The Motion is **GRANTED**.
2. The Debtor is **AUTHORIZED** to enter into the loan modification transaction as set forth in the Motion and to the extent that relief from the automatic stay is necessary for the parties to enter into the transaction, such relief is **GRANTED** to the Lender.
3. Except as provided in Paragraph 4 below, if applicable, the confirmed plan remains **IN FULL FORCE AND EFFECT** and **THE TRUSTEE MAY DISTRIBUTE THE PLAN PAYMENTS** as provided in the plan.
4. If:
  - (a) the confirmed chapter 13 plan provides for the cure of prepetition arrears under 11 U.S.C. §1322(b)(5); and
  - (b) the loan modification provides for reinstatement of the loan account and the elimination of the pre-petition arrears,

**THE TRUSTEE SHALL MAKE NO FURTHER DISTRIBUTION TO THE LENDER** on account of the Lender’s claim for pre-petition arrears under the confirmed chapter 13 plan and shall distribute the plan payments in accordance with the other provisions of the confirmed plan.

**Date: November 4, 2020**



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**ERIC L. FRANK  
U.S. BANKRUPTCY JUDGE**